

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

:	Case No.:	19-23840-GLT
:	Chapter:	13
:		
:	Date:	10/28/2020
<i>Debtor(s).</i>	Time:	09:30

FILED
10/29/20 8:42 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

James R. Johns

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PROCEEDING MEMO

MATTER: #17 - Continued Confirmation of Chapter 13 Plan Dated October 28, 2019 (NFC)

#25 Objection filed by Specialized Loan Servicing

#33 - Objection filed by Ann Johns

APPEARANCES:

Debtor:	Aba gale Steidl
Trustee:	Ronda J. Winnecour
Ann Johns:	Thomas Reilly

NOTES: (9:51)

Winnecour: The last payment was September 3, the debtor remains over \$17,000 in arrears. Payments are our main concern.

Steidl: The debtor made \$21,000 of payments from July through September. There are issues on the employer's side about getting the wage attachment to start remitting.

Court: It seems like the debtor was only making payment when prompted. The wage order was filed in July. If there were issues with it, why have they not been corrected by now?

Steidl: Our office has followed up multiple times. But the debtor has been making significant payments.

Court: There are arrears on the mortgage held by SLS for the Eccles St. property. Are you contesting those?

Steidl: Claim 10 of SLS will govern in full.

Reilly: I'm wondering if there needs to be an adjustment to the plan payment in order to complete the plan.

Court: Based on arrears of \$12,981 (assuming October paid) and 48 months remaining, the plan requires roughly an additional \$270/month for a total plan payment of about \$4,600. Attny Steidl, is there any issue with that amount?

Steidl: I am fine with that.

Court: I am encouraged about the Debtor's efforts to initiate the adversary proceedings, the prior catch-up payments, and the effort to file a wage attachment. But I can't approve the plan on a final basis while these payment problems persist. I will require payments of \$4,600 going forward, the SLS claim will govern, and I'll put an affidavit of default in place for at least four months beginning in October.

Winnecour: Is the payment increased as of November? And if they can't get a wage attachment going, they could get a TFS.

Court: Yes, November. And the issue re: automatic payments needs to be resolved.

OUTCOME:

1. Debtor's *Chapter 13 Plan Dated October 28, 2019 (NFC)* [Dkt. No. 17] is set for CONCILIATION on February 25, 2021 at 9 a.m. [Chambers Order to Issue]. Debtor to pay \$4,600/month effective November 1, 2020, SLS claim will govern, Debtor to fix wage attachment within 14 days or establish TFS draws within that time, and pending final confirmation, Debtor subject to a drop-dead default provision for at least the next four months.

DATED: 10/28/2020